UNITED
NATIONS

ST

Secretariat

ST/IC/1992/23
27 March 1992

INFORMATION CIRCULAR

To: Members of the staff at Headquarters

From: The Controller

Subject: HEARING-AID AND OPTICAL LENS BENEFIT*

1. The purpose of the present circular is to announce that a hearing-aid and optical lens benefit will be incorporated in the Aetna component of the Blue Cross/Aetna health insurance plan with effect from 1 April 1992. For the period 1 April to 30 June 1992, the new benefit will be made available at no cost to subscribers. Thereafter, the modest cost of the benefit will be reflected in the premium structure of the Blue Cross/Aetna plan which will next be adjusted with effect from 1 July 1992.

2. Reimbursements to be made by Aetna for hearing-aid and optical lens claims will be subject to the normal deductible and copayment requirements of that plan. In addition, a one-year waiting period will apply, which means that only subscribers and covered family members who have been enrolled in the Blue Cross/Aetna plan for at least 12 months will be eligible to receive the benefit. A description of the hearing-aid and optical lens benefit is set out in the annex to the present circular.

* Personnel Manual index No. 6172.

92-14809 3104j (E) 020492 *030492*

/...

Annex

Hearing-aid benefit

1. The hearing-aid benefit described below is provided as part of the Aetna Major Medical plan.

(a) Covered expenses. The reasonable and customary charge for a hearing aid or aids provided that such aid or aids were purchased as a result of a written recommendation by a physician certified as an otolaryngologist. Covered hearing-aid expenses will include the reasonable and customary charge for the hearing-aid evaluation and audiometric examination performed by the otolaryngologist or state-certified audiologist. The maximum covered expense per hearing aid recognized under this plan will be $600. The combined maximum covered expenses for all hearing-aid evaluations or audiometric examinations will be $100;

(b) Benefit. 80 per cent of covered hearing-aid expenses;

(c) Limitations. The number of hearing aids will be limited to one per ear per insured employee or covered dependant during any period of three consecutive years. No more than one hearing-aid evaluation and one audiometric examination will be covered during any consecutive three-year period. Replacements are covered only if the hearing aid being replaced has been in use for at least three years and such replacement is made upon the written recommendation of a physician certified as an otolaryngologist.

2. Covered expenses do not include and no benefits are paid for:

(a) Charges for services or supplies that are covered in whole or in part under any other portion of the Aetna Major Medical plan;

(b) Audiometric examinations by an audiologist that are not ordered by an otolaryngologist;

(c) Medical or surgical treatment;

(d) Drugs or other medication;

(e) Audiometric examinations, hearing-aid evaluation tests and hearing aids provided under any applicable workmen's compensation law.

Optical lens benefit

3. The optical lens benefit described below is part of the Aetna Major Medical plan. Coverage under this benefit is an addition to any benefits related to eye care payable under the medical part of this plan.

/...

(a) Covered expenses. The reasonable and customary charge for optical lenses with a maximum of $60 for any two lenses ($30 per lens);

(b) Benefit. 80 per cent of covered optical lenses;

(c) Limitation. The number of optical lenses will be limited to two lenses in a 24-month period of time.

4. Covered expenses do not include and no benefits are paid for:

(a) Charges for services or supplies covered under any other part of the Aetna Major Medical plan;

(b) Eye examinations for optical lenses;

(c) Frames;

(d) Special procedures, such as orthoptics or vision training and special supplies, such as non-prescription sunglasses or subnormal vision aids.